

## ABSTRACT OF THE DISCLOSURE

A system, method and apparatus for allowing a consumer to configure their own personal privacy preferences or privacy data model to prescribe the type of personal data that can be obtained from the consumer. The consumer's privacy data model is encoded into a barcode or other machine readable marking(s), or onto a key flock or card via a personal computer (PC), personal digital assistant (PDA), cell phone, or the like. The encoded privacy data model provides an access to the consumer's privacy preferences at the point of sale or the point of service for a business. This allows the consumer to opt in or out of various aspects of personal data collection and/or use as well as the collection of any data. The code can be accessed through a consumer's personal web page or a store's database.